

# EXHIBIT BB



March 6, 2024

Ms. Bonnie Filip  
Consumer Representative 1  
New York Department of Financial Services  
Mortgage Assistance Unit  
Mortgage Banking Division  
One State Street Plaza  
New York, New York 10004

RE: Case Number: BKM-2022-01492629  
Mortgagor: Elliot R. Duprey and Cecilia D. Vazquez  
("Mr. Duprey")  
Property Address: 93-32 204th Street, Hollis, NY 11423  
Loan Account No.: [REDACTED] ("Account")

Dear Ms. Filip,

Selene Finance LP ("Selene") is in receipt of your letter and email dated February 26, 2024, regarding an additional complaint filed by Mr. Elliot R. Duprey ("Mr. Duprey") with your Department.

Mr. Duprey stated in his complaint that Selene had avoided giving an explanation regarding the August 7, 2023, ACH withdrawal and Selene had not provided a copy of the authorization to make the ACH withdrawal.

Selene previously explained in detail the August 7, 2023, ACH withdrawal along with a detailed explanation of his payments received under the Trial Modification Plan dated March 23, 2023. Selene also provided a detailed explanation of the ACH payment applications. Enclosed is a copy of Mr. Duprey's signed Preauthorization Automatic Clearing House Debits Agreement dated July 27, 2023.

Please be advised that the Account is four months past due with a contractual due date of November 1, 2023. A Notice of Default and a New York 90 Day Notice were sent to Mr. Duprey on February 2, 2024 (enclosed).

Please be me know if you have any questions or concerns. Thank you.

Sincerely,

*Allen Backus*

Allen Backus, Esquire

P.O. Box 8619  
Philadelphia, PA 19001-8619  
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Fax (866) 926-5496  
[www.selenefinance.com](http://www.selenefinance.com)  
Hours of Operation (CT)  
Monday – Thursday: 8 a.m. – 9 p.m.  
Friday: 8 a.m. – 5 p.m.

Corporate Staff Attorney  
Cc: Mr. Elliot Duprey  
Enclosures